

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Hartley C. Starkman

Art Unit: 3692

Serial No.: 09/751,892

Examiner: Ojo O. Oyelesi

Filed: December 29, 2000

For: DELINQUENCY-MOVING  
MATRICES FOR VISUALIZING  
LOAN COLLECTIONS

**REQUEST FOR RECONSIDERATION AFTER FINAL**

Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Applicant respectfully requests consideration and entry of the following remarks  
submitted in response to the Office Action dated December 29, 2006 and made final.